

United States Bankruptcy Court
Northern District of Ohio

In re:
Dezmenn Fedrick
Danielle Fedrick
Debtors

Case No. 18-16281-aih
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 27

Date Rcvd: Oct 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2018.

db/db +Dezmenn Fedrick, Danielle Fedrick, 6437 Kimberly Drive, Cleveland, OH 44125-4903
25706725 +Diversified Adjustment, 600 Coon Rapids Blvd NW, Minneapolis, MN 55433-5549
25706728 +GFS/Sterling Family, PO Box 4485, Beaverton, OR 97076-4485
25706729 +LendingUSA, PO Box 503430, San Diego, CA 92150-3430
25706730 +Mariner Finance, 10333 Northfield Road Ste E, Northfield, OH 44067-1443
25706731 +Metrohealth Medical Center, 2500 Metrohealth Blvd., Cleveland, OH 44109-1900
25706732 +Mohela/Dept of Education, PO Box 105347, Atlanta, GA 30348-5347
25706733 +Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
25706740 +Vanguard Property, 13540 Detroit, Lakewood, OH 44107-4602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: gkmarkiewicz@gmail.com Oct 22 2018 22:10:14 Grazyna K. Markiewicz,
Shamberg & Associates, 5001 Mayfield Road Suite 111, Lyndhurst, OH 44124
tr +EDI: FKBCONIGLIO Oct 23 2018 01:58:00 Kari B. Coniglio, 200 Public Square, Suite 1400,
Cleveland, OH 44114-2327
ust +E-mail/Text: ustregion09.cl.ecf@usdoj.gov Oct 22 2018 22:10:49 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25706720 +EDI: ATTWIREBK.COM Oct 23 2018 01:58:00 AT&T, P.O. Box 8100, Aurora, IL 60507-8100
25706719 +EDI: GMACFS.COM Oct 23 2018 01:58:00 Ally, PO Box 380901, Bloomington, MN 55438-0901
25706721 +EDI: CAPITALONE.COM Oct 23 2018 01:58:00 Capital One, 15000 Capital One Drive,
Richmond, VA 23238
25706722 +EDI: WFNNB.COM Oct 23 2018 01:58:00 Comenity Bank/Capital, PO Box 182273,
Columbus, OH 43218-2273
25706724 +EDI: DISCOVER.COM Oct 23 2018 01:58:00 Discover, P.O. Box 15316, Wilmington, DE 19850
25706723 +E-mail/Text: electronicbkydocs@nelnet.net Oct 22 2018 22:11:38 Dept of Education/NelNet,
121 S 13th St, Lincoln, NE 68508-1904
25706726 +E-mail/Text: bknotice@ercbpo.com Oct 22 2018 22:11:39 Enhanced Recovery, PO Box 57547,
Jacksonville, FL 32241-7547
25706727 +EDI: FORD.COM Oct 23 2018 01:58:00 Ford Motor Credit Co., P.O. Box 6508,
Mesa, AZ 85216-6508
25708134 +EDI: PRA.COM Oct 23 2018 01:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
25706734 +EDI: NEXTEL.COM Oct 23 2018 01:58:00 Sprint, P.O. Box 740602, Cincinnati, OH 45274-0602
25706735 +EDI: RMSC.COM Oct 23 2018 01:58:00 Synchrony Bank/Amazon, PO Box 960013,
Orlando, FL 32896-0013
25706736 +EDI: RMSC.COM Oct 23 2018 01:58:00 Synchrony Bank/Ashley, PO Box 960061,
Orlando, FL 32896-0061
25706738 +EDI: AISTMBL.COM Oct 23 2018 01:53:00 T-Mobile, 12920 SE 38th Street,
Bellevue, WA 98006
25706739 +EDI: TFSR.COM Oct 23 2018 01:58:00 Toyota Motor Credit Corporation, PO Box 2730 WF 22,
Torrance, CA 90509
25706741 +EDI: VERIZONCOMB.COM Oct 23 2018 01:53:00 Verizon, PO Box 26055,
Minneapolis, MN 55426-0055

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
25706737* +Synchrony Bank/Ashley, PO Box 960061, Orlando, FL 32896-0061

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2018 at the address(es) listed below:

Grazyna K. Markiewicz on behalf of Debtor Danielle Fedrick gkmarkiewicz@gmail.com
Grazyna K. Markiewicz on behalf of Debtor Dezmen Fedrick gkmarkiewicz@gmail.com
Kari B. Coniglio kbconiglio@vorys.com,
mdwalkuski@vorys.com;jahouser@vorys.com;jnorth@vorys.com;kbc@trustesolutions.net

TOTAL: 3

Information to identify the case:Debtor 1 **Dezmenn Fedrick**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2758**

EIN --_-----

Debtor 2 **Danielle Fedrick**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3238**

EIN --_-----

United States Bankruptcy Court **Northern District of Ohio**Date case filed for chapter **7 10/18/18**Case number: **18-16281-aih****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dezmenn Fedrick	Danielle Fedrick
2. All other names used in the last 8 years		aka Danielle Carter
3. Address	6437 Kimberly Drive Cleveland, OH 44125	6437 Kimberly Drive Cleveland, OH 44125
4. Debtor's attorney Name and address	Grazyna K. Markiewicz Shamberg & Associates 5001 Mayfield Road Suite 111 Lyndhurst, OH 44124	Contact phone (216) 391-7111 Email: gkmarkiewicz@gmail.com
5. Bankruptcy trustee Name and address	Kari B. Coniglio 200 Public Square Suite 1400 Cleveland, OH 44114	Contact phone (216) 479-6167 Email: kbconiglio@vorvs.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . www.ohnb.uscourts.gov .	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open 9:00 AM – 4:00 PM Contact phone 216-615-4300 Date: 10/22/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 26, 2018 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. <p style="text-align: center;">*** Valid photo identification required *** *** Proof of Social Security Number required ***</p>	Location: 341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). </div> <div style="width: 35%;"> Filing deadline: 1/25/19 </div> </div> <hr/> <div style="display: flex; justify-content: space-between;"> <div style="width: 60%;"> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div style="width: 35%;"> Filing deadline: 30 days after the conclusion of the meeting of creditors </div> </div>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	